STATE OF MISSISSIPPI COUNTY OF DESOTO

2/03/14 9:28:39 DESOTO COUNTY, MS W-E. DAVIS, CH CLERK

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 22, 2002, executed by TAWONDA ECHOLS AND DARRON ECHOLS, conveying certain real property therein described to JEFFREY M. HENSCHEL, ESQ., as Trustee, for FIRST NLC FINANCIAL SERVICES, LLC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 27, 2002, in Deed Book 1551, Page 621, and re-recorded September 13, 2002 in Deed Book 1562,

WHEREAS, on March 6, 2009 the beneficial interest of said Deed of Trust was transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE CSMC TRUST 2006-CF1 CS MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-CF1 by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3002, Page 210; and

WHEREAS, on December 17, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3755, Page 43; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on March 10, 2014 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 133, FOURTH ADDITION, CEDAR CREST ESTATES SUBDIVISION, SITUATED IN SECTION 10, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 39 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 9262 AUSTIN DRIVE, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 2014.

Rubin Lublin, LLC, Substitute Trustee 1675 Lakeland Drive, Suite 403

Jackson, MS 39216

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

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3-10-14

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 25, 2011, Dorothy Dunlap Johnson, an unmarried woman, executed a deed of trust to Stewart Title Co. of Mississippi, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 3,303 at Page 348 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated November 16, 2011, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,370 at Page 488; and

WHEREAS, the aforesaid deed of trust was assigned to Ocwen Loan Servicing, LLC by instrument dated May 24, 2013, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,651 at Page 579; and

WHEREAS, the aforesaid, Ocwen Loan Servicing, LLC, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated December 19, 2013 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,764 at Page 202; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Ocwen Loan Servicing, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 10th day of March, 2014, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00

3-10-14

P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

The land described herein is situated in the State of Mississippi, County of DeSoto, and is described as follows:

Lot 78, Section B, North Creek Subdivision, situated in Section 20, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 60, Page 43 in the Chancery Clerk's office of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 30th day of January, 2014.

Underwood Law Firm PLLC SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr. Managing Member

Control #11111399

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